

**ABSTRACT**

An efficient and secure system and method for customers with mobile terminals to pay bills for services rendered at a merchant's establishment. In an exemplary embodiment, the merchant's establishment is a restaurant. The restaurant has a server which uses short-range wireless technology to answer inquiries from customers. The server also stores charges for each table, which are transmitted to and displayed on a customer's mobile terminal when the customer requests a bill. A network-based server receives approval from the mobile terminal to charge the user's credit card number for services rendered by the merchant. The charges are then forwarded to, and validated by, an appropriate credit card agency server. The network-based server provides both the merchant and the user with payment confirmations. Payment information, however, such as a credit card number, is not revealed to the merchant, thereby eliminating the possibility of unauthorized use by an unscrupulous merchant or agent thereof.